

B2100A (Form 2100A) (12/15)

United States Bankruptcy Court

_____ District Of New Jersey

In re Alfredo F. Chao and Chris Anne Chao,

Case No. 18-24434-VFP

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a).
Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the
transfer, other than for security, of the claim referenced in this evidence and notice.

Selene Financial LP
Name of Transferee

Ditech Financial LLC
Name of Transferor

Name and Address where notices to transferee
should be sent:
Selene Financial LP
9990 Richmond Avenue
Suite 400 South
Houston, Texas 77042

Court Claim # (if known): 17
Amount of Claim: \$491,249.54
Date Claim Filed: 09/27/2018

Phone: _____
Last Four Digits of Acct #: 5691

Phone: _____
Last Four Digits of Acct. #: 1912

Name and Address where transferee payments
should be sent (if different from above):
Selene Financial LP
Attention: Cashiering Department
P.O. Box 71243
Philadelphia, Pennsylvania 19176-6243

Phone: _____
Last Four Digits of Acct #: 5691

I declare under penalty of perjury that the information provided in this notice is true and correct to the
best of my knowledge and belief.

By: /s/ Melissa S. DiCerbo
Transferee/Transferee's Agent

Date: 07.01.2019

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

McCABE, WEISBERG & CONWAY, LLC

By: Melissa S. Dicerbo, Esq. (Atty.

I.D.#MSD4070)

216 Haddon Avenue, Suite 201

Westmont, NJ 08108

856-858-7080

Attorneys for Movant: Selene Financial LP

IN re:

Alfredo F. Chao

Chris Anne Chao

Debtors

Case No.: 18-24434-VFP

Chapter: 13

Judge: Vincent F. Papalia

CERTIFICATION OF SERVICE

1. I, Kalline Pio-McNelly:

☐ represent the _____ in the above-captioned matter.

☒ am the secretary/paralegal for Melissa S. Dicerbo, Esq., who represents the Movant in the above captioned matter.

☐ am the _____ in the above case and am representing myself.

2. On July 01, 2019, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

- Transfer of Claim
- Certification of Service

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: July 01, 2019

/s/ Kalline Pio-McNelly
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
<p>Alfredo F. Chao 279 Highland Avenue Wood Ridge, New Jersey 07075</p> <p>Chris Anne Chao 279 Highland Avenue Wood Ridge, New Jersey 07075</p>	Debtors	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
<p>Javier L. Merino DannLaw 1 Meadowlands Plaza Suite 200 East Rutherford, New Jersey 07073</p>	Attorney for Debtors	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
<p>Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, New Jersey 07004</p>	Chapter 13 Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
<p>U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, New Jersey 07102</p>	US Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

SeleNE Finance LP
9990 Richmond Avenue
Suite 400 South
Houston, TX 77042

SELENE
FINANCE

Temp-Return Service Requested

JAVIER L. MERINO
122 MAIN ST
WEST ORANGE, NJ 07052-5605



9990 Richmond Avenue
Suite 400 South
Houston, TX 77042
Telephone (877) 735-3637
www.selenefinance.com

Hours of Operation (CT)
Monday - Thursday: 8 a.m. - 9 p.m.
Friday: 8 a.m. - 5 p.m.

SERVICING TRANSFER INFORMATION

10/22/2018

JAVIER L. MERINO
122 MAIN ST
WEST ORANGE, NJ 07092

Selene Finance Account #: [REDACTED]
Current UPB: \$315,136.77
Mortgagor(s): ALFREDO CHAO
Property: 2701 PALISADE AVE
UNION CITY, NJ 07087

Dear Mortgagor (s):

Our records indicate the above referenced mortgagor(s) is/are either in bankruptcy or has/have received a discharge in bankruptcy. If the mortgagor(s) has/have received a discharge in bankruptcy, Selene fully acknowledges that the mortgagor(s) has/have no personal liability for the debt. THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY.

Welcome to Selene Finance LP ("Selene"). The servicing of your mortgage is transferring from Ditech Financial LLC to Selene. Please review the following important information regarding your account.

Effective 10/10/2018, please begin sending your mortgage payments to Selene using one of the options below.

Payment Options:	Mail Selene Finance LP Attention: Cashiering Department P. O. Box 71243 Philadelphia, PA 19176-6243	Phone Loss Mitigation Department (877) 768-3759
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*Where allowed by state law, Selene charges a nonrefundable convenience fee of \$8.00 for payments made through the automated phone system or \$12.00 when made with an agent. No convenience fee will be assessed for payments made by mail, automatic payment service via ACH, or through www.selenefinance.com.

Please contact your insurance agent to ensure that Selene receives proof that your property is insured with a Hazard Policy and for Flood and Windstorm, where applicable. Please take the necessary steps to have all future bills and proof of insurance forwarded to the addresses below:

Insurance Department Selene Finance LP P. O. Box 461470 San Antonio, TX 78246 Tel: (866) 318-1084 Fax: (866) 816-6837	Property Taxes Selene Finance LP #11740 P. O. Box 9217 Coppell, TX 75019
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Selene will send you a Billing Statement each month; however, if you do not receive the statement before your 11/01/2015 payment is due, please send your payment with one of the Temporary Coupons enclosed.

If more than one account is transferring to Selene, this letter refers only to account number 94005691. Selene will send you a Welcome Letter and Temporary Coupons for each account. When making payments, please send the correct amount for each account and include the payment coupon(s) with your remittance.

If your previous servicer automatically drafted payments from your checking or savings account, this service is not transferable. Enclosed is an automatic drafting authorization form, which will allow you to establish an ACH draft with Selene. Please return the completed form to Selene Finance LP, Attention: Cashiering Department, P. O. Box 422039, Houston, TX 77242-4239. Please send payments by check or money order until Selene notifies you in writing that the automatic draft process is complete.

By January 31 of each year, Selene will provide an Annual Tax and Interest Statement for your IRS reporting for the portion of the previous year that Selene serviced your account.

If your account is currently escrowed for taxes and/or insurance, Selene is required by law to analyze your mortgage account. Selene will notify you in writing if your payment amount changes.

Premiums for mortgage life, accidental death, or disability insurance will not be transferred from your previous servicer. You may contact your carrier for arrangements to maintain your coverage through direct billing. Please contact your previous servicer if you are unsure of your carrier's name.

NOTICE REGARDING REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA): Please review the attached Notice of Assignment, Sale or Transfer of Servicing Rights. This is the official notification required by law from the transferee, Selene Finance LP. **That notice also includes important information about your consumer rights under federal and state law.**

NOTICE REGARDING FAIR AND ACCURATE CREDIT TRANSACTIONS ACT OF 2003 (FACTA): Selene may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payment Policy - Your lender may hold partial payments in a separate account until you pay the remainder of the payment, and then apply the full payment to your account. If this account is sold, your new lender may have a different policy.

Should you have questions, please contact Selene's Customer Service Department at (877) 735-3637 during the hours indicated above or visit our website at www.selenefinance.com. Any written correspondence should be sent to Selene Finance LP, Attention: Customer Service Research, P. O. Box 421517, Houston, TX 77242. You may also contact Ditech Financial LLC at 1-800-643-0202, Monday - Thursday 8:00 am to 8:00 pm, Friday 8:00 am to 5:00pm PST.

Sincerely,

Selene Finance LP

Enclosure: Notice of Assignment, Sale, or Transfer of Servicing Rights; Notice of your Financial Privacy Rights; Authorization Agreement for Pre-Authorized Payments; Temporary Coupon

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

Our records indicate the above referenced mortgagor(s) is/are either in bankruptcy or has/have received a discharge in bankruptcy. If the mortgagor(s) has/have received a discharge in bankruptcy, Selene fully acknowledges that the mortgagor(s) has/have no personal liability for the debt. THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY.

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold, or transferred from Ditech Financial LLC to Selene Finance LP, effective 10/10/2018.

The assignment, sale, or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, federal law requires that your present servicer send you this notice at least 15 days before the effective date of transfer or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

Your previous servicer was Ditech Financial LLC. The business address for your previous servicer is P.O. Box 6172, Rapid City, SD 57709-6172. If you have any questions relating to the transfer of servicing from your previous servicer, call Ditech Financial LLC at 1-800-643-0202, Monday - Thursday 8:00 am to 8:00 pm, Friday 8:00 am to 5:00pm PST. This is a toll-free number.

Your new servicer is Selene Finance LP. The business address for your new servicer is 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042. The toll-free telephone number for your new servicer is (877) 735-3637. If you have any questions relating to the transfer of servicing to your new servicer call Selene Finance LP Customer Service Department toll-free at (877) 735-3637 Monday through Thursday from 8 a.m. to 9 p.m. and Friday from 8 a.m. to 5 p.m. CT.

The date that your previous servicer will stop accepting payments from you is 10/09/2018. The date that your new servicer will start accepting payments from you is 10/10/2018. Send all payments due on or after that date to your new servicer.

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance in the following manner: premiums for mortgage life, accidental death, or disability insurance will not be transferred from your previous servicer. You may contact your carrier for arrangements to maintain your coverage by direct billing. Please contact your previous servicer if you are unsure of your carrier's name.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 USC 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 5 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name, account number, and reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to Selene Finance LP, Attention Customer Service Department, P. O. Box 422039, Houston, TX 77242-4239.

Not later than 30 business days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 60-business-day period after receiving your request relating to a dispute regarding your payments, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

Selene Finance LP
10/22/2018

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Please note that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.

For Servicemembers and their Dependents: The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.